



# CitiDirect<sup>®</sup> Online Banking

## Tablet access

### **CitiService**

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# 1. Introduction

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CitiDirect BE Tablet is a new channel extension of CitiDirect BE introduced to facilitate the Users' everyday work in CitiDirect. It allows the Users to connect to CitiDirect via mobile application installed on select tablets. Addressed to the institutional Clients, CitiDirect BE Tablet assists with the control over the company's finances on the current basis, offering visualizations of data related to the balance available on the Client's accounts. The application provides an easy access to essential data on the accounts and was designed especially to meet the needs of the CitiDirect BE Users at the senior level.

## **Access to CitiDirect via CitiDirect BE Tablet application enables the User to:**

- authorize and release payments
- authorize and release batch payments
- send payments to repair
- view current account balances
- access interactive visualisations of account balances (presented as maps and charts)
- filter the view of accounts using Account Balance, Country, Currency and Counterparty (banks) as search criteria
- further personalize the viewed data

**Note:** While using CitiDirect via CitiDirect BE Tablet application the Users will retain the same entitlements which were previously assigned to them in the CitiDirect system, **e.g.** after being granted access to CitiDirect via the Tablet application, the User previously entitled to Authorize and Release payments in CitiDirect will still be entitled to Authorize and Release payments in the CitiDirect BE Tablet application.

## **Available languages of the app:**

Polish, English, French, Spanish, Portuguese, Russian, Czech, Chinese (traditional and simplified).

## **Technical requirements**

To ensure correct launching and optimal performance of the app, we recommend:

**iOS tablets:** iOS 8 or higher.

**Windows tablets:** Windows 8 or higher. In particular we recommend usage on the Surface Pro tablets.

**Android tablets:** Android 4.3 (Jelly Bean) or higher, 7-inch (or larger) tablet screen size and at least 2 GB RAM. In particular we recommend usage on tablets with ARM processor such as Google Nexus 7; Samsung Galaxy Tab 3, 7"; Google Nexus 10; Samsung Galaxy Tab, 10.1; Sony Xperia Z 10.1.

**Note:** In case the recommended requirements are not met, download and launching of the application might be impossible, or issues with correct performance or displaying of data may occur.

## Download and installation

If you already are a CitiDirect User, you are also entitled to access CitiDirect on tablet. Downloading and installing the CitiDirect BE Tablet application is very easy. Just follow the steps outlined below:

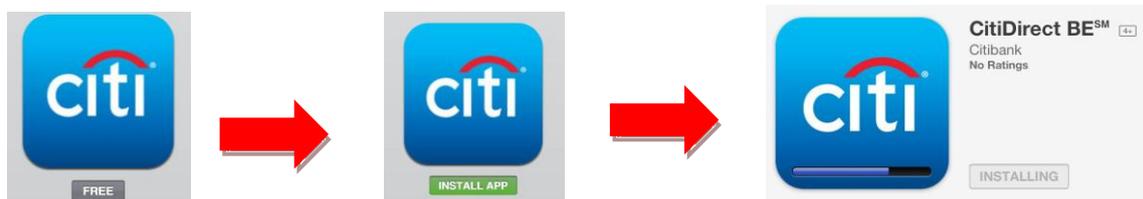
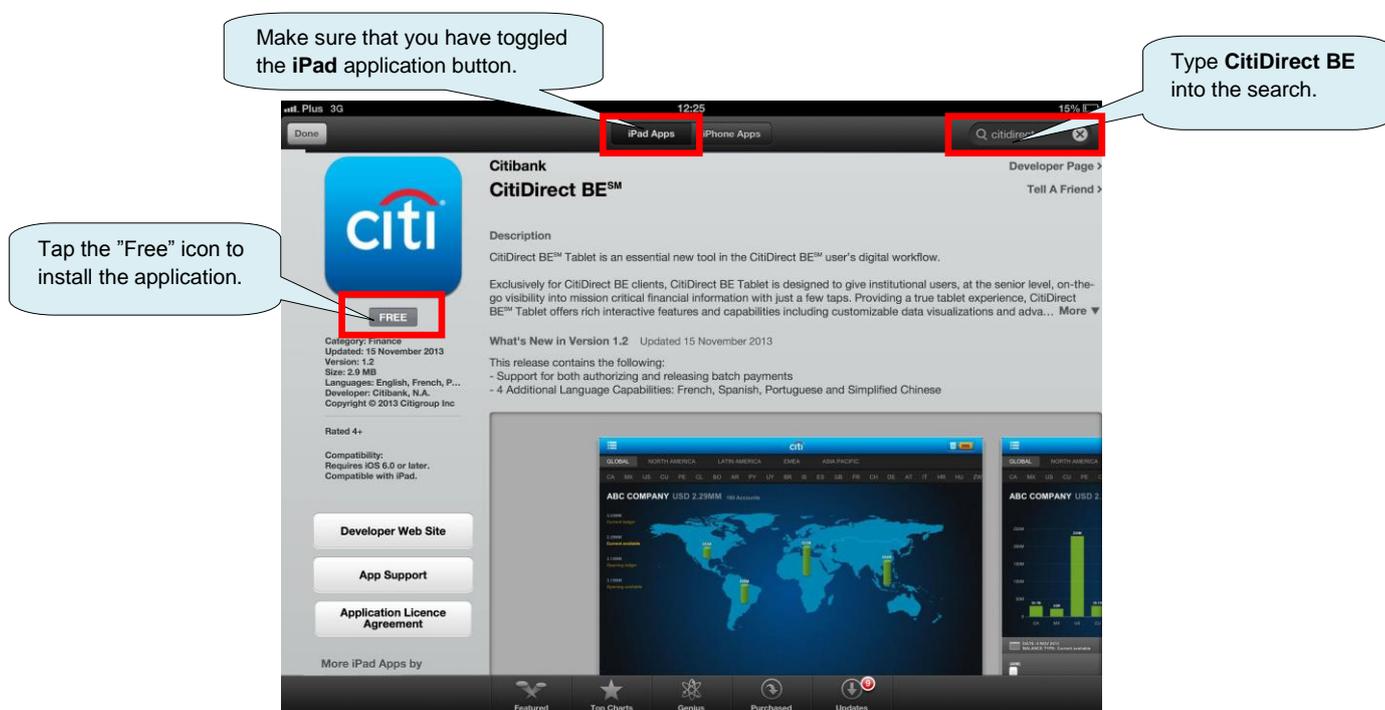
### Step 1:

Check if your tablet meets the minimum requirements specified above. Open Google Play, Windows Store or App Store on your tablet (in case of App Store please make sure that the iPad application's toggle button is selected at the top of the page). Then search for "CitiDirect BE".

### Step 2:

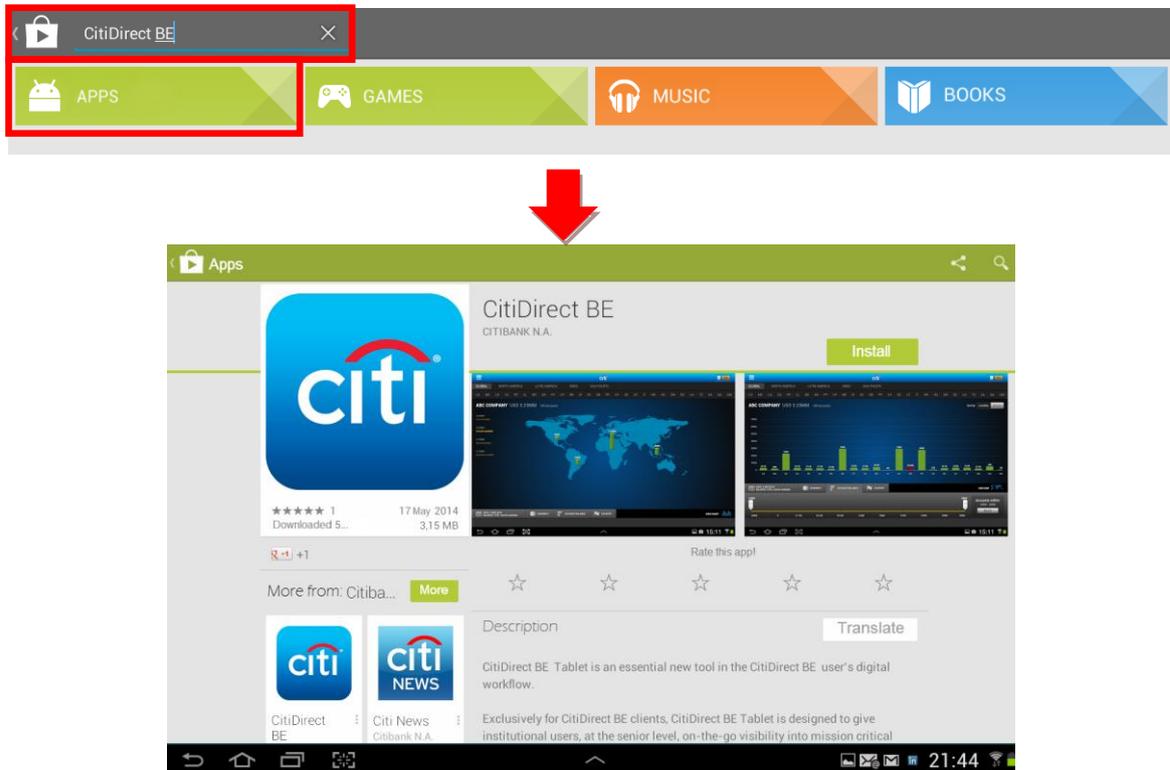
#### Installing the app on iPad (App Store):

When the application icon appears, tap on the "Free" icon; it will become green and the text will change to "Install App". After you tap the icon again, the app will begin to download.



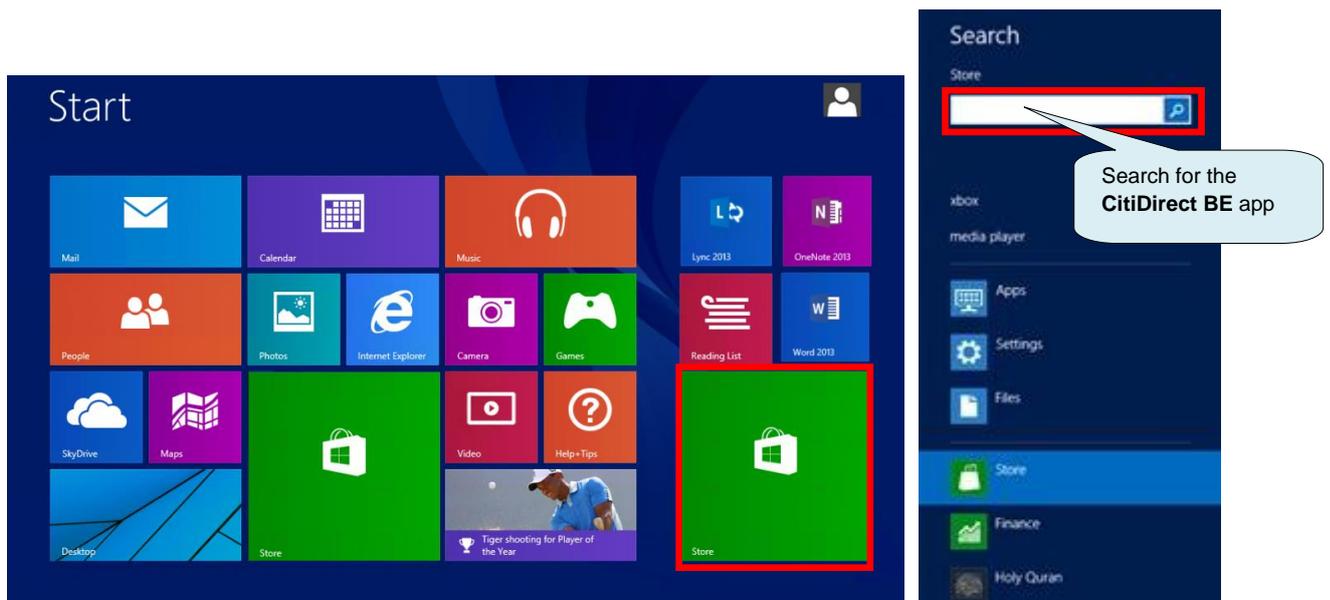
### Installing the app on tablets with Android operating system (Google Play):

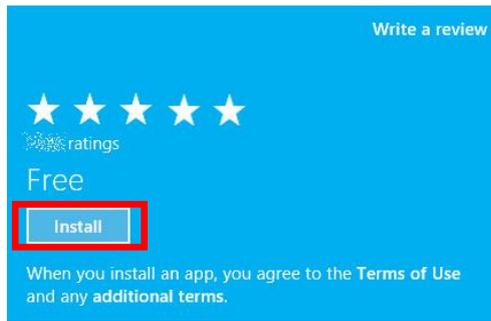
When the application icon appears, tap on the “Install” icon and then allow the app to access internet connection.



### Installing the app on tablets with Windows operating system (Windows Store):

When the application icon appears, tap on the “Install” icon on the left and then allow the app to access internet connection.





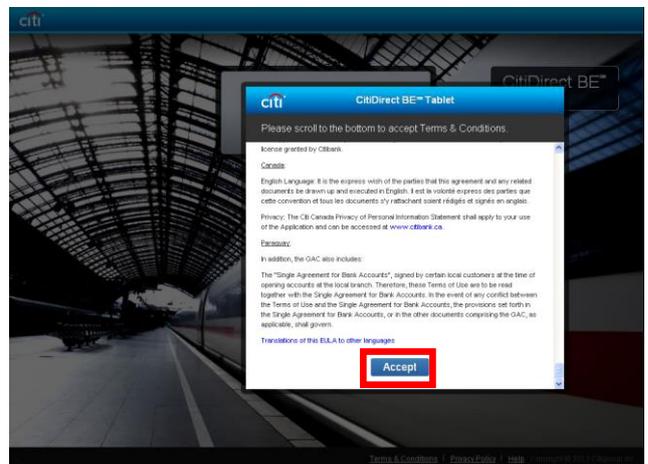
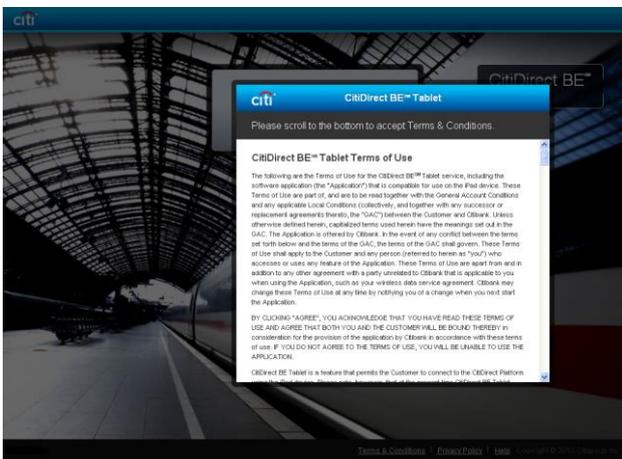
**Step 3:**

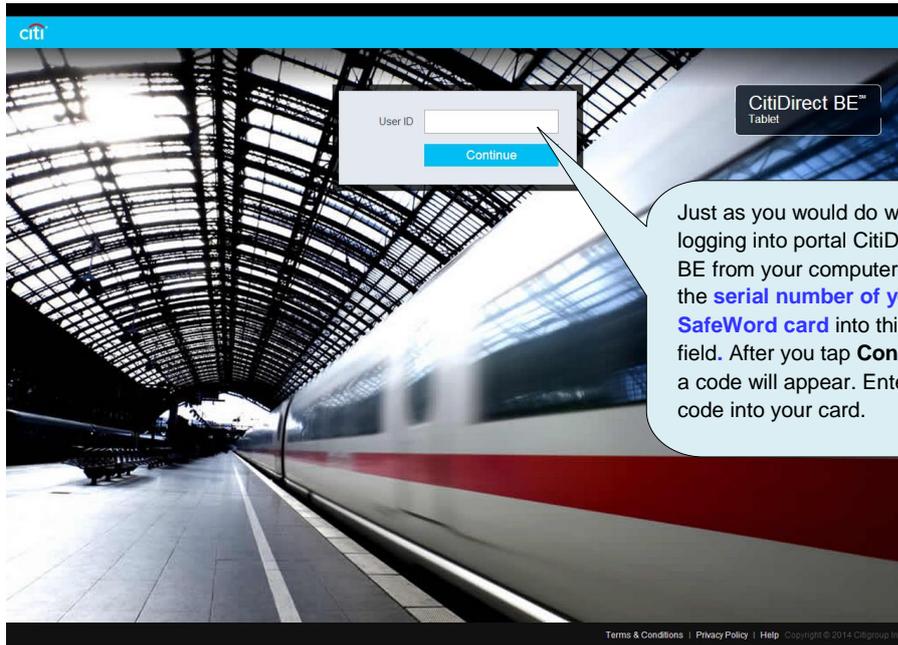
Open the installed application and log in using your SafeWord card in the same way you would do it while logging into CitiDirect. Now you can begin your work in the app.

**Login**

After you run the application for the first time, you will see the screen with Terms and Conditions of use for the Tablet CitiDirect BE service. To begin using the application you should accept the terms and conditions with the Accept button below the text.

The screen with terms of use will appear only once. When the terms and conditions are accepted, you will be taken to the login screen.



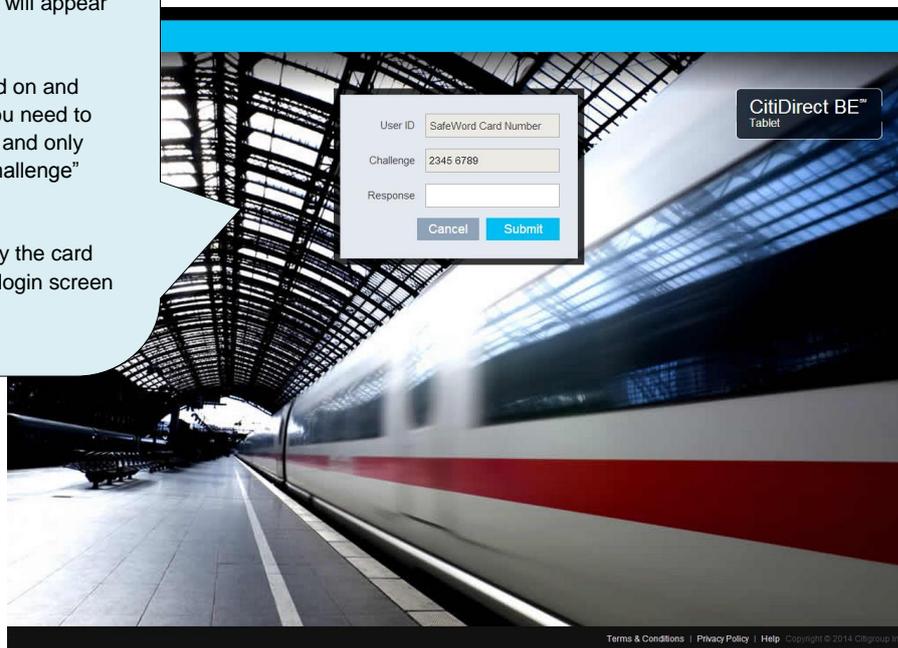


**PLEASE NOTE:**

A code consisting of **eight** digits will appear on the login page.

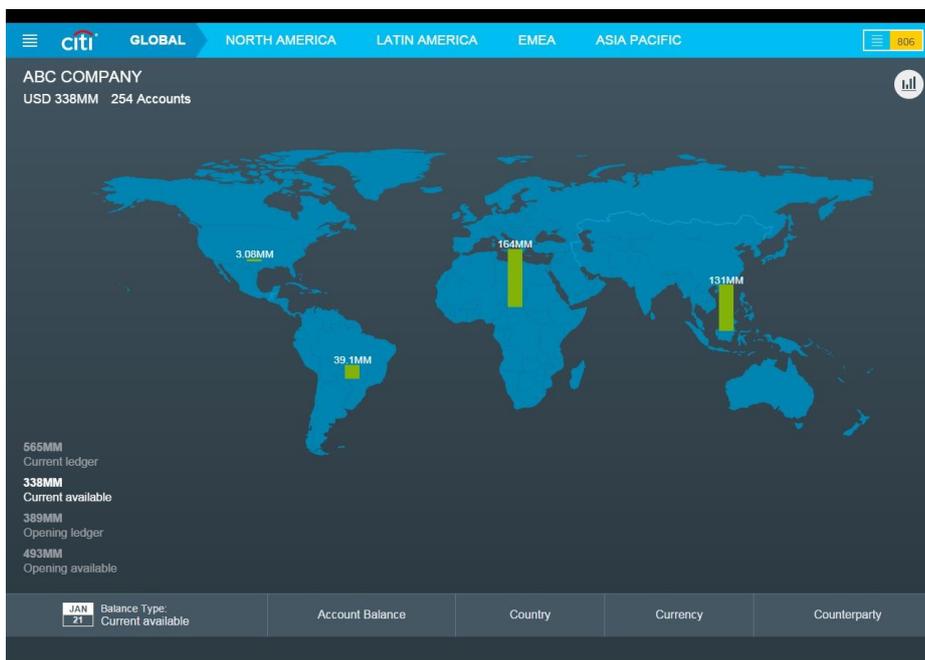
After you turn the SafeWord card on and enter your PIN number into it, you need to first press number **9** on the card and only then enter the code from the "Challenge" field on the iPad's screen into it.

Enter the new code generated by the card into the "Response" field on the login screen and tap **Submit**.

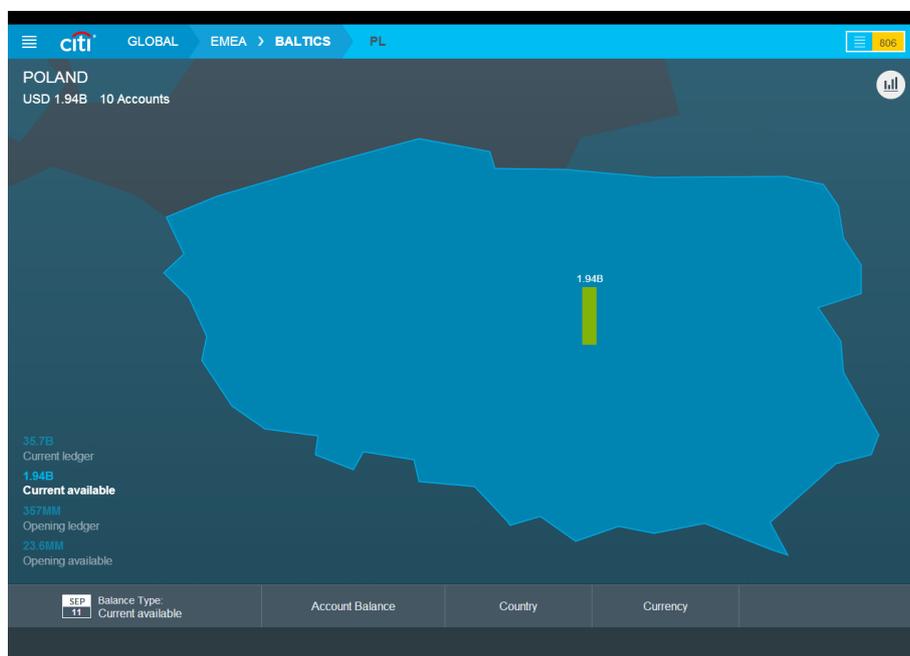


## Home Page

After you log into the application the home page screen will appear.



The Home Page screen will differ depending on the number of accounts to which the User is entitled. For example, if the User is entitled only to the accounts in Poland, the view of the world map will be replaced by the view presented below:



In order to illustrate the full functionality of Tablet CitiDirect BE application in this User Manual we used an example of a User entitled to accounts in many different Citi branches across the globe. Presented below is the basic information about the elements visible on the Home Page - a detailed description can be found in the further part of the hereby User Manual.

The screenshot shows the CitiDirect BE application interface. At the top, there is a navigation bar with the Citi logo and regional tabs: GLOBAL, NORTH AMERICA, LATIN AMERICA, EMEA, and ASIA PACIFIC. Below the navigation bar, the client profile information is displayed: 'ABC COMPANY' and 'USD 338MM 254 Accounts'. A world map is shown with regional balance indicators: 308MM (North America), 164MM (EMEA), and 131MM (Asia Pacific). A bar chart below the map shows the current ledger balance of 565MM, with 'Current available' highlighted in yellow. Below the map, there are 'Account view filters' for Balance Type, Country, Currency, and Counterparty. A date selector shows 'JAN 21' and 'Current available'. A settings menu icon is in the top right corner.

Settings menu - enables **logout** from the application.

Name of the Client Profile in CitiDirect.

Information about different types of balance. The type of balance highlighted in yellow is the one currently selected.

Tap here to change the type of balance displayed.

Below the Client Profile Name are as follows: base currency of the Client Profile, total balance on all accounts (**M stands for thousands, MM for millions**) and total number of accounts to which the User is entitled.

Number of payments and lists of payments pending authorization and release. **Tapping this button will take you to the payment management screen.**

Tapping this button switches the screen between map view and chart view.

Selecting a region from this bar enables you to display the view of particular geographic region.

**Account view filters**

Balance Type	Account Balance	Country	Currency	Counterparty
JAN 21				
Current available				

## 2. Navigation in the map view

Depending on whether the User is entitled to view accounts in different countries, the home page will be displayed as the map of a country, region or the world. Users with world map view of the home page can tap on the map to go to the view of selected region and country. In the same way, Users with region view as default home page can tap the location on the map to view selected country. Presented below is the example of navigating the different views (world - region - country).

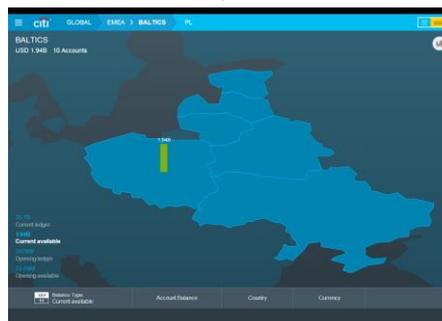
Number of accounts and total balance **on all accounts** to which the User is entitled.



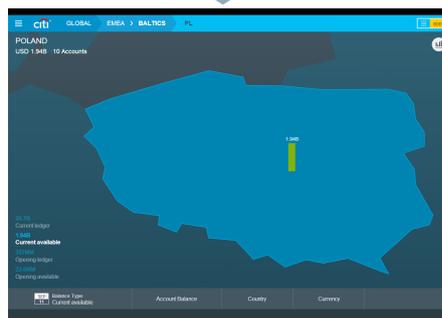
Number of accounts and total balance on accounts available **for the selected region**.



Number of accounts and total balance on accounts limited to **several countries** in the Baltic area.



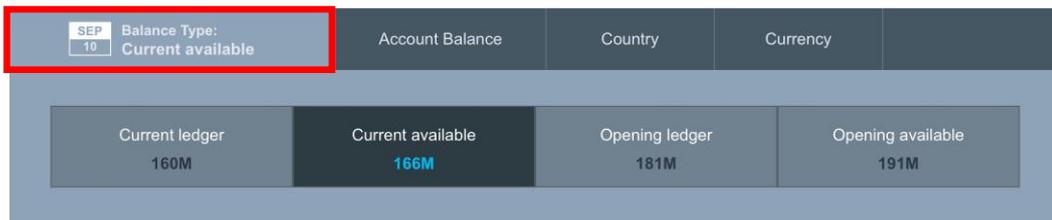
Number of accounts and total balance on accounts available in **Poland**.



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Additionally it is possible to select the type of displayed balance (current ledger, opening ledger, current available, opening available) from the bar at the bottom of the screen, as presented below:



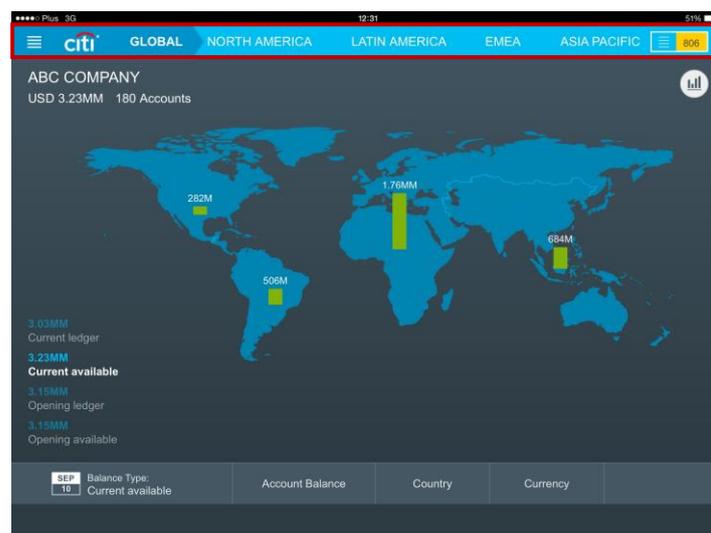
After the balance type menu button is tapped, the application view will switch from map to chart view in order to present the information about the balance on the accounts and how it changes depending on which balance type is selected. To return to the map view after you select the balance type, tap the balance type menu button again or tap the View Map button.



As a rule, return from a more detailed view (e.g. view of a country) to the more general view (e.g. view of the world or region) is possible by tapping "Global" button or button corresponding to a given region or country in the left upper corner of the screen.



The view of a particular region or country can also be accessed directly from that very upper menu. If the country you're looking for is not on the list, it's enough to swipe your finger to the left to scroll the list.



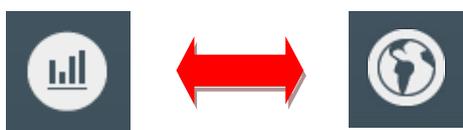
### 3. Navigation in the chart view

#### Switching between map view and chart view

The map view shows information about **total balance** on all accounts and the **number of accounts** available in the area that is currently being viewed.

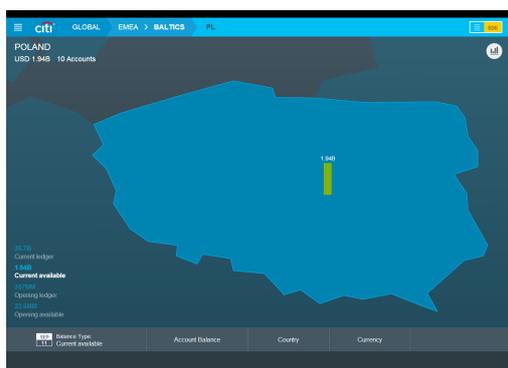
On each level of the view (world -> geographical area -> region -> country) **you can switch between the map view and the chart view**. In the chart view the columns signify balances available on particular accounts available on the current level.

To switch between the views, simply tap on the button in the right lower corner of the application:



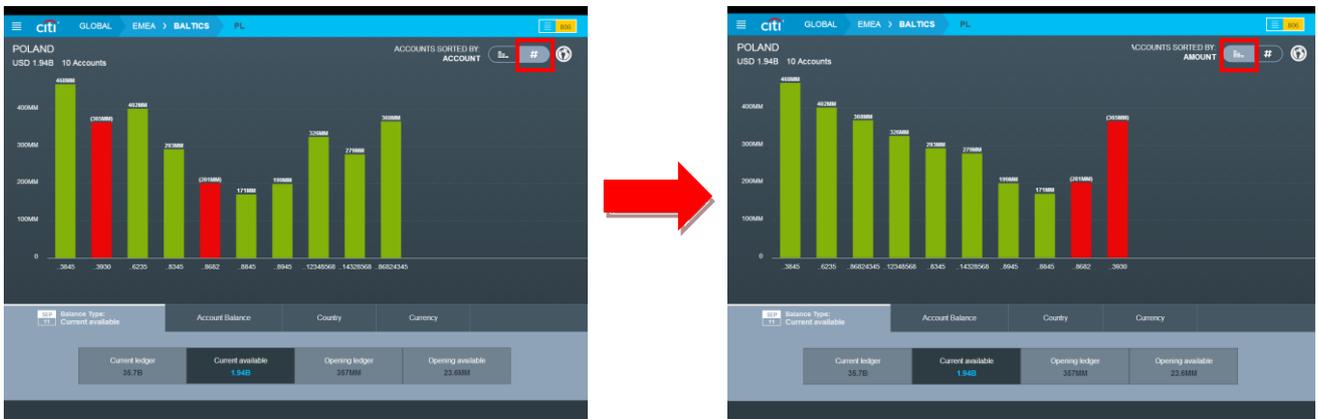
The chart in red means a **negative balance** on this account.

Examples of switching the view from map to chart for the entire world (1) and for a country (2):



If some of the accounts available on the viewed level didn't fit on the screen, just swipe to the left with your finger to scroll further.

The default chart view sorts the accounts by their numbers but the sorting may be easily changed by tapping the  icon on the toggle menu. To return to sorting by account numbers tap the  icon.



If you tap a column corresponding to a particular account on a chart, you can display information about that account.



**Note:** The letter M next to the balance amounts means thousands designated in base currency of the Client's Profile in CitiDirect. MM means millions designated in that currency.



To apply selected range as a filter, tap on 'Apply'. When the range is applied, it will become one of the search criteria and join other currently set filters in form of one of blue rectangles at the bottom of the screen.

The balance range from 0 – 21 thousands of the base currency has been added to the search criteria.



## Filtering by country



One of the search options is to filter the accounts by the name of country they are maintained in. This criterion allows the User to quickly find accounts available in the particular country or countries. The selected country(ies) will be displayed in blue rectangles at the bottom of the screen.



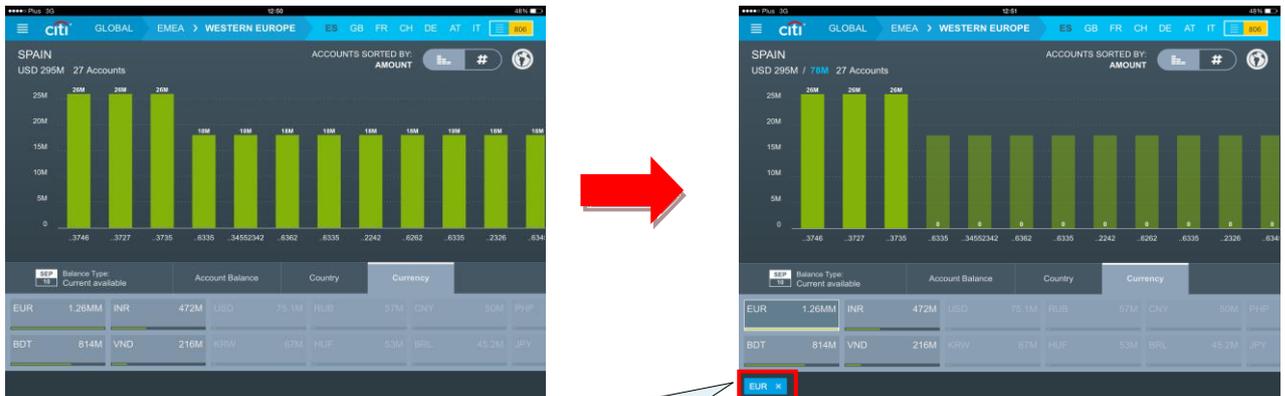
## Filtering by currencies

JAN 21	Balance Type: Current available	Account Balance	Country	Currency	Counterparty
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After selecting the 'Currency' option, you can filter accounts by particular currencies. It can be a single currency or several currencies at once. Choose them from the menu below by tapping on them.

SEP 10	Balance Type: Current available	Account Balance	Country	Currency	
EUR	1.26MM	INR	472M	USD	75.1M
RUB	57M	CNY	50M	PHP	
BDT	814M	VND	216M	KRW	67M
HUF	53M	BRL	45.2M	JPY	

For example, selecting EUR from the list of available currencies will highlight the accounts maintained in Euro and gray out the accounts in other currencies available on that level of view.



The currencies selected from the list as search criteria will be displayed in blue rectangles at the bottom of the

If you are in the world view or region view, where instead of balance on individual accounts each column represents the aggregate sum of balances on all accounts in given geographical location - appropriate portions of the column will be highlighted to designate what part of the funds in a particular country is designated in the selected currency.



After the currency filter is applied only those proportions of balances which meet the search criteria will remain highlighted, e.g. the first column on the chart informs that there is a total of 230 thousand USD available on all the

It is possible to select more than one currency as your search criteria.

SEP 10		Balance Type: Current available		Account Balance		Country		Currency	
EUR	1.26MM	INR	472M	USD	75.1M	RUB	57M	CNY	50M
BDT	814M	VND	216M	KRW	67M	HUF	53M	BRL	45.2M
EUR x		USD x		RUB x		Clear All x			

To delete a currency from the filtering criteria tap it again on the list of available currencies or the list of selected currencies at the bottom of the screen. If you want to remove all the selected search criteria, tap on “Clear All”.

## Filtering by counterparty (banks)

JAN 21		Balance Type: Current available		Account Balance		Country		Currency		Counterparty	
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For Clients with activated Infopool service (information about accounts held with third party banks) the last tab on the filter bars – „Counterparty” enables filtering of the account balances by the banks where those accounts are held. Multiple banks can be added to the filter criteria at the same time.



Clients without the Infopool service will see only one option under this tab, namely – „CITI”.

JAN 21		Balance Type: Current available		Account Balance		Country		Currency		Counterparty	
CITI		7.18B									

## Applying multiple filters

It is possible to apply multiple filters at once. Presented in the example below are the search results for accounts maintained in EUR, RUB or USD currencies, which have the balance between 0 and 27 thousand of the base currency units (here: USD), available for three selected countries.



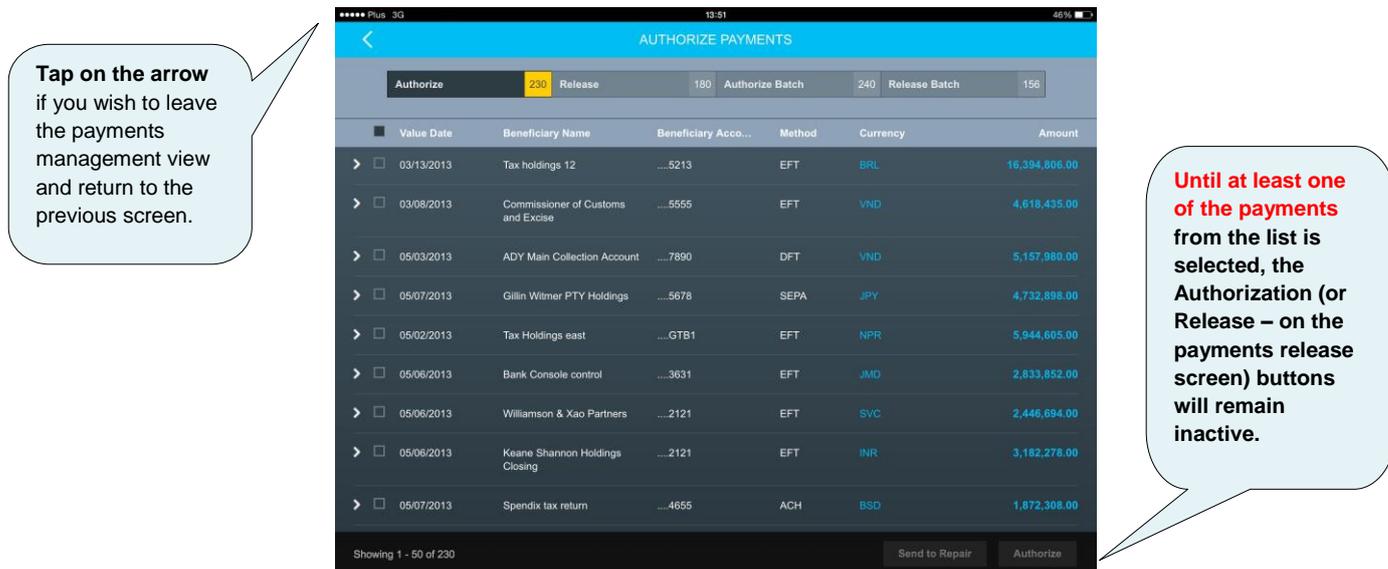
## 5. Authorizing/releasing payments

The Tablet application allows authorizing and release of payments. The process of authorization and release of payments is managed in the same way and the application screens of these two functions are identical. Illustrated below is the process of authorizing payments (releasing payments follows the same pattern).

In order to go to the Authorization/Release module of the application simply tap on the payment list icon in the upper right corner of the screen:



After you tap the icon, the list of payments will appear:



The default screen which opens first is the Authorization of individual payments. To move to the screens enabling Release of individual payments, Batch Authorization and Batch Release, tap the appropriate buttons on the toggle menu at the top of the screen:



## Individual payments – release/authorization

To display payment details - just tap the selected payment.

Value Date	Beneficiary Name	Beneficiary Acco...	Method	Currency	Amount
03/13/2013	Tax holdings 12	....5213	EFT	BRL	16,394,806.00
03/08/2013	Commissioner of Customs and Excise	....5555	EFT	VND	4,618,435.00
05/03/2013	ADY Main Collection Account	....7890	DFT	VND	5,157,980.00
05/07/2013	Gilin Witmer PTY Holdings	....5678	SEPA	JPY	4,732,898.00
05/02/2013	Tax Holdings east	....GTB1	EFT	NPR	5,944,605.00

To authorize/release one or more payments from the list, simply select them on the list by ticking the appropriate checkboxes. When the payments are selected, tap **Authorize** (or **Release** if you are on the payments release screen). You can also send the selected payments to repair by tapping on **Send to Repair**.

**Note:**

Ticking this topmost checkbox will result in selecting **ALL** payments on the list.

Value Date	Beneficiary Name	Beneficiary Acco...	Method	Currency	Amount
03/13/2013	Tax holdings 12	....5213	EFT	BRL	16,394,806.00
03/08/2013	Commissioner of Customs and Excise	....5555	EFT	VND	4,618,435.00
05/03/2013	ADY Main Collection Account	....7890	DFT	VND	5,157,980.00
05/07/2013	Gilin Witmer PTY Holdings	....5678	SEPA	JPY	4,732,898.00
05/02/2013	Tax Holdings east	....GTB1	EFT	NPR	5,944,605.00
05/06/2013	Bank Console control	....3631	EFT	JMD	2,833,852.00
05/06/2013	Williamson & Xao Partners	....2121	EFT	SVC	2,446,694.00
05/06/2013	Keane Shannon Holdings Closing	....2121	EFT	INR	3,182,278.00
05/07/2013	Spendix tax return	....4655	ACH	BSD	1,872,308.00

Select the payments you wish to authorize (or release, if you are on the release screen) or send to repair by ticking the corresponding checkboxes on the list.

When the authorization/release confirmation window appears, tap Confirm to confirm or Cancel to cancel the authorization/release of the payment:

**Authorize Payments**  
The following 2 payment(s) will be sent for processing:

- JPY 1 4,732,898.00
- VND 1 4,618,435.00

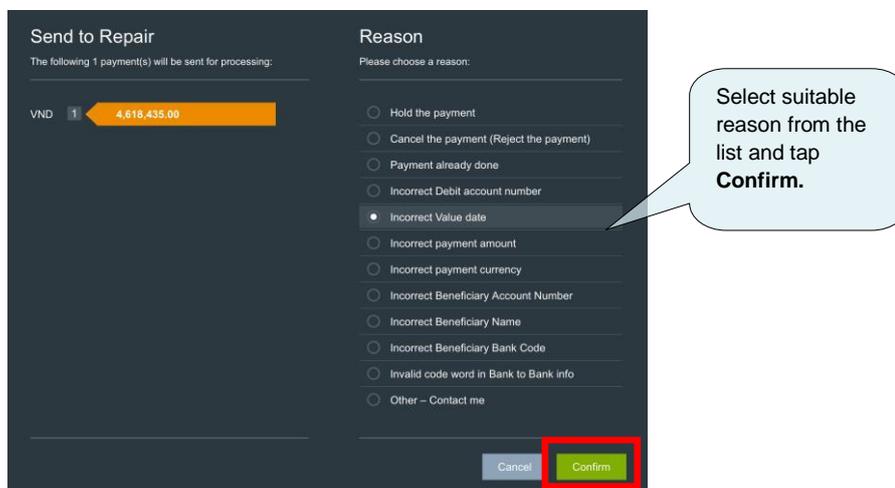
Cancel Confirm

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## Individual payments – sending payments to repair

If you decide to send a payment to repair and tap 'Send do Repair' button, a new screen will appear asking you to select the reason why the payment should be corrected. After you select the reason, tap the **Confirm** button:

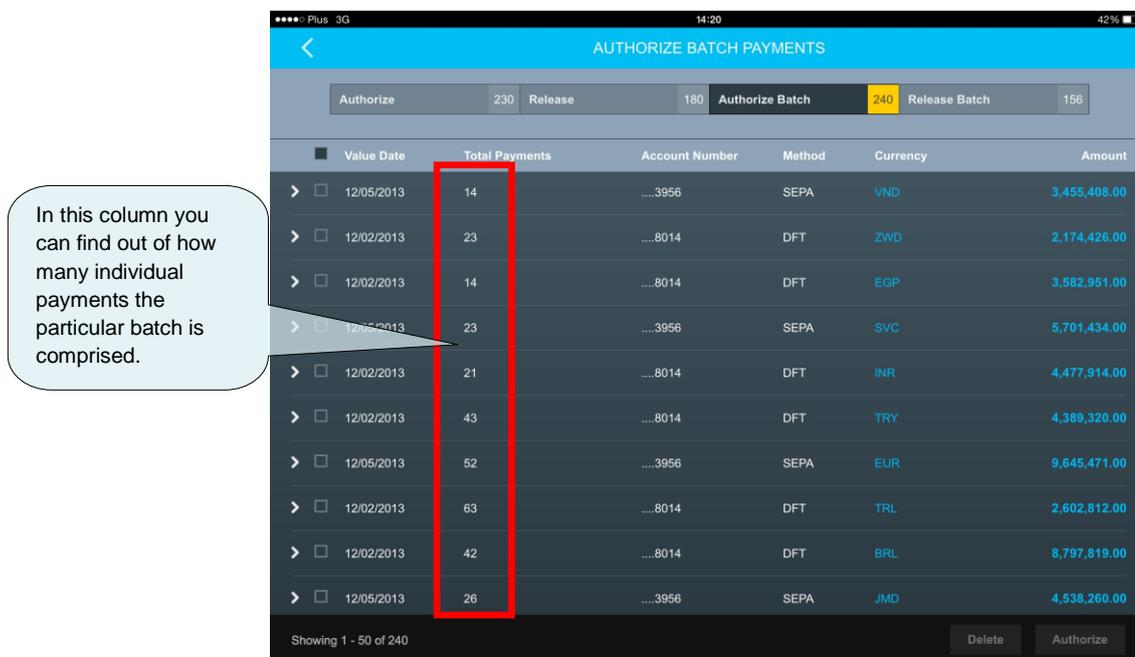


## Batch payments

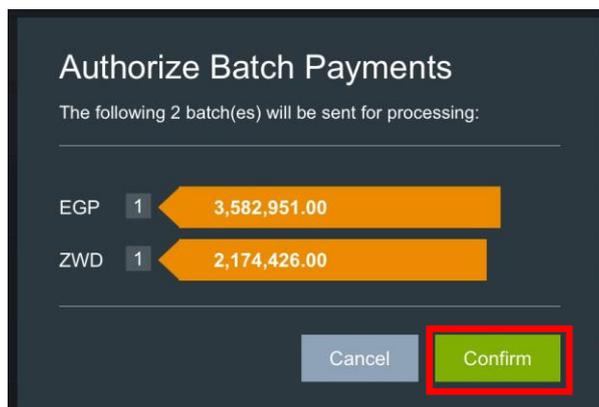
It is also possible to send batch payments from the application. To do that, go to the appropriate screen by tapping on the Authorize Batch or Release Batch buttons from the menu in the upper part of the screen:



The below screen will appear (the Batch Authorization screen has been used in this example):

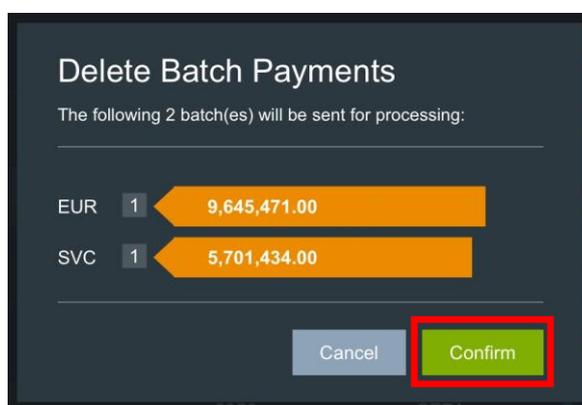
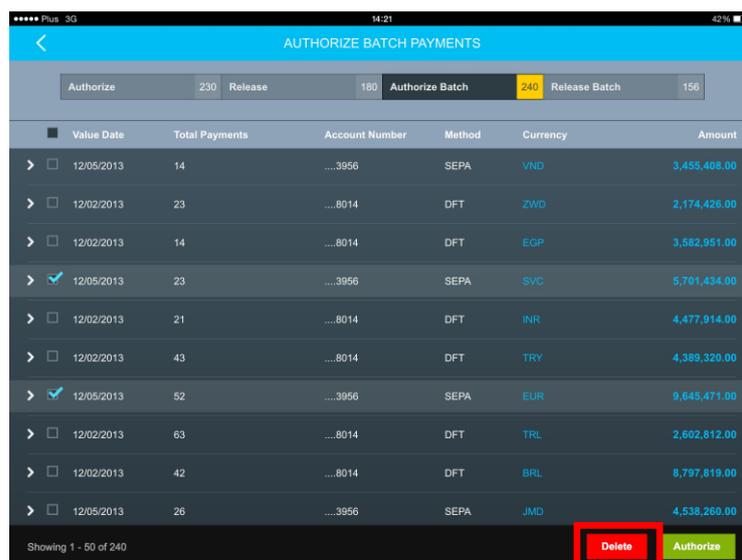


Authorization/Release of payment batches is similar to that of individual payments. After you select one or more batches from the list tap on Authorize or Release and then confirm with the Confirm button:



## Deleting batches

Tablet Application enables the User to delete payment batches, which have been previously created in the base version of the CitiDirect system available at <https://portal.citidirect.com>. Selected batches can be deleted by selecting **Delete** option and then confirming the deletion by tapping **Confirm**.

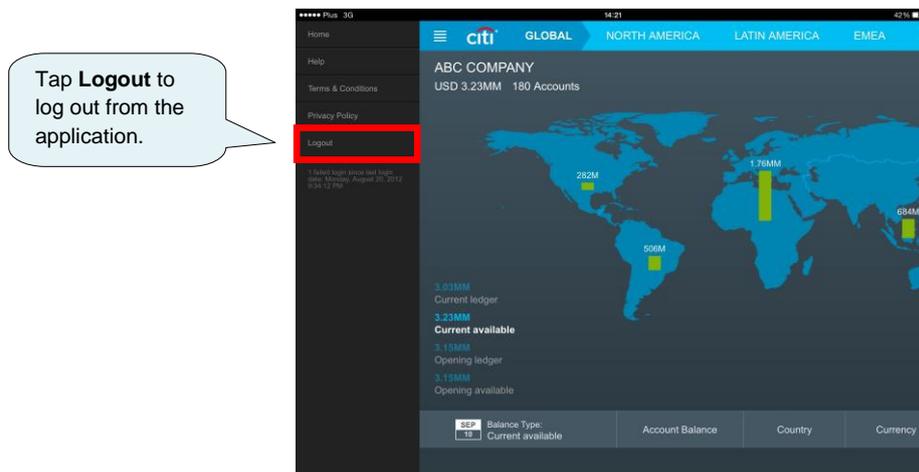


## 6. Logout

To log out from the application, tap the bullet list icon **in the left upper corner of the Home Page**.



When the icon is tapped, a list of options will appear. Select **Logout** to log out from the application.



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